

From: First State Bank of Odem, Beverly S. Moore
Subject: Fair Credit Reporting

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Proposal: Regulation V - Fair Credit
Reporting
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Comments:

@@@I beleive this notice requirement is an added and unnecessary burden to the bank. Borrowers KNOW that their pay history is reported, thus negative info is reported. Consumers already complain to us about the "required" notices we give them & don't read them. A past due customer WILL not read any additional notices we send, since they don't read the past due notices either. It appears these "Consumer Help" proposals seem to imply that consumers are stupid, just like news commentators feel like they have to re-explain what we just heard when the President addresses the nation. Please re-evaluate, not only this proposal, but additional required consumer notices- that again the consumer themselves complain about - that we have to give out. Enough is enough.

Thank for your time.

B Moore

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